

**Information to identify the case:**

Debtor 1	<b>Todd A. Taylor</b>	Social Security number or ITIN	<b>xxx-xx-8454</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Shona L. Taylor</b>	Social Security number or ITIN	<b>xxx-xx-0726</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-10300-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Todd A. Taylor

Shona L. Taylor

8/23/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Todd A. Taylor  
 Shona L. Taylor  
 Debtors

Case No. 17-10300-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db/jdb +Todd A. Taylor, Shona L. Taylor, PO Box 342, Cochran, PA 16314-0342  
 14390426 ACL, PO Box 740631, Cincinnati, OH 45274-0631  
 14390427 AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 14390429 +Anesthesia Consultants of Erie, Inc., PO Box 645262, Pittsburgh, PA 15264-5250  
 14390431 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citi Financial, 300 Saint Paul PL, Baltimore, MD 21202)  
 Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759  
 14390432 +Foundation Radiology Group, 75 Remittance Drive, Dept 3310, Chicago, IL 60675-3310  
 14390433 +Hatheway-Tedesco, 614 Baldwin St., Meadville, PA 16335-1611  
 14390436 +MAFCU, 300 Arch Street, Meadville, PA 16335-3217  
 14390438 +Meadville Medical Center, 751 Liberty Street, Meadville, PA 16335-2591  
 14390439 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Irving, TX 75063  
 14390440 +Northwest Physicians Ass, PO Box 6143, Hermitage, PA 16148-0922  
 14390441 +OBGYN Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423  
 14394975 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14390442 +Renew Financial, 1005 Brookside Road, Suite 200, PO Box 3558, Allentown, PA 18106-0558  
 14390443 +St Vincent Institute, 3530 Peach Street L1, Erie, PA 16508-2768  
 14390446 +Trident Asset Management, 53 Perimeter Center East, Suite 4, Atlanta, GA 30346-2287  
 14390447 +Walgreens Specialty, PO Box 7739, Rochester, MN 55903-7739

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Aug 24 2017 01:36:19 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2017 01:34:00 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14390428 +EDI: GMACFS.COM Aug 24 2017 00:58:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14390430 +E-mail/Text: bankruptcy@cavps.com Aug 24 2017 01:35:03 Cavalary Portfolio Services,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 14390434 +E-mail/Text: slucas@for-cu.com Aug 24 2017 01:34:55 Franklin CU, 101 N. 13th Street,  
 Franklin, PA 16323-2343  
 14390437 +E-mail/Text: egssupportservices@egscorp.com Aug 24 2017 01:34:53 Meadville Medical Center,  
 c/o NCO Credit Services/51, 507 Prudential Road, Horsham, PA 19044-2308  
 14390444 +E-mail/Text: bankruptcydepartment@tsico.com Aug 24 2017 01:35:56 Transworld Systems,  
 PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14390445\* +Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Aug 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Kenneth M. Steinberg on behalf of Debtor Todd A. Taylor julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
;clivingston@steidl-steinberg.com;r53037@notify.bestcase.com  
Kenneth M. Steinberg on behalf of Joint Debtor Shona L. Taylor  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
;clivingston@steidl-steinberg.com;r53037@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5